

A. SETTLEMENT STATEMENT**U.S. Department of Housing
and Urban Development**

OMB No. 2502-0265

**B. Type of Loan**

1. PHA 2. FmHA 3. Con. Units.
4. VA 5. Con. Inv.

6. File Number

7. Loan Number

8. Mortgage Insurance Case Number

NOOR5819

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked (P.O.C.) were paid outside the closing; they are shown here for information purposes and are not included in the totals.

D. Name and Address of Borrower
William Deckman

825 N. Charles Street
Baltimore, Maryland 21201

E. Name and Address of Seller
John H. Nitnick, Substitute Trustee

201 N. Charles Street, Suite 1212
Baltimore, Maryland 21201

F. Name and Address of Lender

G. Property Location

5819 Moore's Run Court
Baltimore, Maryland 21206

H. Settlement Agent
Infinity Title Company

I. Place of Settlement
825 N. Charles Street
Baltimore, MD 21201

J. Settlement Date
04/23/03

J. SUMMARY OF BORROWER'S TRANSACTION:**100. Gross Amount Due From Borrower**

101. Contract sales price	47,000.00	401. Contract sales price	47,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	3,305.47	403.	
104.		404.	
105. 10% Interest (11/12-4/23)	1,874.50	406. 10% Interest (11/12-4/23)	1,874.50

Adjustments for items paid by seller in advance

106. City/town taxes	to	405. City/town taxes	to
107. County taxes	to	407. County taxes	to
108. Assessments	to	408. Assessments	to
109.		409.	
110.		410.	
111.		411.	
112.		412.	

120. GROSS AMOUNT DUE FROM BORROWER

52,179.97

48,874.50

200. Amounts Paid By or in Behalf of Borrower

201. Deposit or earnest money	5,000.00	501. Reductions In Amount Due To Seller	5,000.00
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	695.44
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	

206. 02/03 Tax Adj (7/1-11/12)

586.92

586.92

207. GR Adj (7/16-11/12)

36.00

36.00

208.	508.	509.
209.	509.	Adjustments for items unpaid by seller

Adjustments for items unpaid by seller

210. City/town taxes	to	510. City/town taxes	to
211. County taxes	to	511. County taxes	to
212. Assessments	to	512. Assessments	to
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	

220. TOTAL PAID BY/POR BORROWER

5,622.92

6,518.36

220. Cash At Settlement From or To Borrower

52,179.97

48,874.50

220. Gross amount due from borrower (line 120)

52,179.97

48,874.50

220. Less amounts paid by/borrower (line 220)

5,622.92

6,518.36

CASH PREBORROWER

46,557.05

42,356.14

SELLER SIGNATURE

RESPSA, HB 4306.2 -- REV. HUD-1 (9/88)

EXHIBIT

1A1

	FILE #:	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
L. SETTLEMENT CHARGES:			
700. TOTAL SALES/BROKER'S COMMISSION based on price \$	\$ 0.00		
Division of commission (line 700) as follows:			
701. to			
702. to			
703. Commission paid at Settlement			
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee %			
802. Loan Discount %			
803. Appraisal Fee to			
804. Credit Report to			
805. Lender's Inspection Fee to			
806. Flood Certification Fee to			
807. Underwriting Fee to			
808.			
809.			
810.			
811.			
812.			
813.			
814.			
815.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest from to @ \$ /day			
902. Mortgage Insurance Premium for to			
903. Hazard Insurance Premium for yrs to			
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER FOR			
1001. Hazard Insurance mo. @ \$ /mo.			
1002. Mortgage Insurance mo. @ \$ /mo.			
1003. City property taxes mo. @ \$ /mo.			
1004. County property taxes mo. @ \$ /mo.			
1005. Annual Assessments mo. @ \$ /mo.			
1006.			
1007.			
1008.			
1100. TITLE CHARGES			
1101. Settlement or closing fee to			
1102. Abstract or title search to David Dublin 150.00			
1103. Title examination to			
1104. Title insurance binder to			
1105. Document preparation to			
1106. Notary fees to			
1107. Attorney's fees to			
(Includes above items No.)			
1108. Title insurance to			
(Includes above items No.)			
1109. Lender's coverage \$ ****			
1110. Owner's coverage \$ ****			
1111. Lien Sheet Infinity Title Company 25.00			
1112. Hand Recording Infinity Title Company 35.00			
1113. Open Water Director of Finance 71.44			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording fees Deed \$ 2545/mo \$: Release \$ 25.00			
1202. City/county/stamps Deed \$ 2545/page \$ 258.50			
1203. State tax/stamps Deed \$ 23448/page \$ 235.00			
1204. City Transfer Tax - Deed \$ 705.00			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey to			
1302. Pest inspection to 38.42			
1303. Open H2O Director of Finance 1,783.55			
1304. 02/03 Taxes Director of Finance 824.04			
1305. 3yr @ plus Legal Fees Infinity Title Judgment Escrow Account 50.00			
1306. Courier Infinity Title Company			
TOTAL SETTLEMENT CHARGES (enter on lines 103 and 602, Sections J and K)	3,305.47	895.44	

I, the undersigned, have reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made by me during the transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyer/Borrower _____ Seller _____
 Buyer/Borrower _____ Seller _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of the transaction. I have caused or will cause the funds to be disbursed in accordance with the documents.

Infinity Title Company _____ Settlement Agent _____ Date _____



EXPRESS REAL ESTATE AUCTION SERVICES

"Your First Alternative not Your Last Resort"

Client Name: Law Offices of Mitnick & Mitnick
201 N Charles St., Ste. 1212
Baltimore, Maryland 21201-4116
410-539-2360 (P)
410-783-4690 (F)

File #:	MITNK-0001	Property:	5819 Moore's Run Court
Statement Date:	11/12/2002		Baltimore, MD 21206

Statement #:	7617	Sale Date:	11/12/2002
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Ad Run Date:	Publication Name:	Cost of Advertising:
10/25, 11/1, 11/8/02	Daily Record	\$ 937.29
11/3, 11/10/02	Baltimore Sun Auction Section	\$ 918.54
N/A	Ad Typesetting (fee waived)	\$ -
N/A	Internet Property Page (fee waived)	\$ -
N/A	Email Distribution (fee waived)	\$ -
	Total Cost of Advertising	<u>\$ 1,800.00</u>
	Auctioneer's/Cancellation Fee	<u>\$ 1,660.00</u>
	Total Cost for Foreclosure	<u>\$ 3,460.00</u>

Total Deposit Received:	\$ 5,000.00
Total Due to Express Auctions:	\$ 3,460.00
Total Due to Mitnick & Mitnick:	\$ 1,540.00

Notes: The Auctioneer has received a commission or discount of \$234.32 on the advertising for the sale in consideration of advertising, payment and collection services.

Thank You for your Business!

410-821-5900
410-821-8730 FAX
222 BOSLEY AVE, SUITE A4
TOWSON, MD 21204
www.expressauction.com





EXPRESS REAL ESTATE AUCTION SERVICE

"Your first alternative not your last resort"

November 12, 2002

Law Offices of Mitnick and Mitnick,
201 N. Charles St., Ste. 1212

Baltimore, MD 21201-4116

Report of Sale

Dear Sir:

Sold: **5819 Moore's Run Court
Baltimore, MD 21206**

To: **Bill Dackman and/or Assignees**

Amount: **\$47,000.00** Ground Rent: **\$108.00**

Deposit: **\$5,000.00**

Very Truly Yours,

Express Auction Services, Inc.

410-821-5900
410-821-8730 FAX
222 BOSLEY AVE, SUITE A4
TOWSON, MD 21204

EXHIBIT

"C"

BMS AUCTION
222 BOSLEY AVENUE SUITE A5
BALTIMORE, MD 21201

11/13/2002

PAY TO THE Law Offices of Minnick and Minnick
ORDER OF _____

\$ 441,494.17

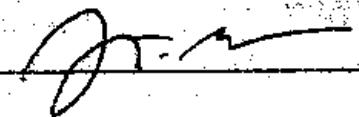
One Thousand Four Hundred Eighty-Four and 17/100 DOLLARS

Law Offices of Minnick and Minnick
201 N Charles St, Ste 1212
Baltimore, MD 21201-4116

5819 Moore's Run Ct, Balt, MD (11/12/02)

MEMO _____

"#001202# 1052004633C 00393328799?"



EXHIBIT

"D"

GUARDIAN SAFETY GUARANTY BANK
SPECIALTY FINANCIAL SERVICES INC.

MITNICK & MITNICK ATTORNEYS 10-88
ESCRROW ACCOUNT
201 N. CHARLES ST. SUITE 1212
BALTIMORE, MD 21201

PAY TO THE ORDER OF U. S. Small Business Administrators \$ 55.83
Fifty-five and $\frac{83}{100}$ DOLLARS & $\frac{83}{100}$

Bank of America  **SBA vs Carter**
ACH PAY 05600123

FOR 5819 Moores Run Ct. 
PO34472# 0052001633# 002007012362#

DATE 5/9/03 7-160720 MD
2003

34472

EXHIBIT

"D-2"

\$25.00

CERTIFICATE NUMBER	0316473	MAYOR AND CITY COUNCIL OF BALTIMORE	This certificate VOID
		BUREAU OF TREASURY MANAGEMENT	45 days from issue date.
		COLLECTION DIVISION	
		LIEN SECTION	Issue Date - Void Date
		200 HOLLIDAY STREET	03/30/03 05/14/03
		BALTIMORE, MARYLAND 21202	



Application, now on file in this bureau, has been made for a search of the tax lien record for all charges constituting municipal liens upon the assessed property. The amounts shown are inclusive of interest and penalty to date of this certificate. W/S/B/L - 26-44-6072E-069 -(1)
Address: 5819 MOORES RUN CT

REAL PROPERTY
02/03 OPEN AMT PD 00 AMT DUE 1,750.29
04 SUBJECT TO TAX SALE COST, CALL 410-396-3987

METERED WATER
ACCT # 06277728009 READING DATE 01/17/03 AMT. \$ 109.86

PERTINENT INFORMATION
NO VIOLATION REPORT REQUESTED

Important note as to Bankruptcy and or Tax Sale redemption figures. Only written payoff figures will be honored. Figures quoted over the phone are not binding. If you need an official payoff for either pre-petition Bankruptcy or Tax Sale you must fax a copy of the Lien Certificate to the Delinquent Accounts Section at 410-837-6934 and provide a fax number for a response.

All of which is hereby affirmed and approved.

Thomas F. Hunter

Lien Section Supervisor

This Lien Certificate is issued pursuant to Article VII, Section 10, of the Baltimore City Charter (Title Revenue which reads, in part as follows The Department shall maintain at all times a book or books, to be known as the tax lien record. For the purpose of recording tax liens and all other municipal liens...after a lien shall have been recorded in the tax lien record, it shall remain a lien until paid).

This enumeration of charges and assessments not herein enumerated and which may have been or may hereafter be authorized and imposed, all of which shall be liens from the time of their imposition, provided, that no then existing charge shall be a lien against any property after the issuance of a Lien Certificate respecting such property unless such charge be SHOWN ON SUCH LIEN CERTIFICATE.

EXHIBIT

"E"

**MAYOR AND CITY COUNCIL - BALTIMORE
REAL PROPERTY TAX LEVY
JULY 1, 2002 TO JUNE 30, 2003**



COLLECTION DIVISION
200 HOLLIDAY STREET
BALTIMORE, MD 21202

TELEPHONE INQUIRIES:
BILLING 410-396-3987
TVA REFERENCE 0260720606900
STATE DEPARTMENT OF ASSESSMENTS 410-767-6250
STATE HOMEOWNER CREDIT 410-767-4433

030326 DUPLICATE

PROPERTY IDENTIFIER
WD SECTION BLOCK LOT
26 440 6072E 069

LOT DIMENSIONS
18X114-5
PRINCIPAL RESIDENCE

CONSTANT YIELD \$2.327 DIFFERENCE

CURRENT YEAR TAXABLE
ASSESSMENT DATA

LAND	14,000
IMPROVEMENT	52,870
TOTAL	66,870

CANTER, JEAN M
5819 MOORES RUN CT
BALTIMORE MD 21206-3742

ASSESSED PROPERTY:
5819 MOORES RUN CT

TAX DESCRIPTION	ASSESSMENT	RATE	TAX
STATE TAX	66,936	\$.0840	55.38
CITY TAX	66,936	\$2.3280	1,624.89
TOTAL TAX			1,680.38
TAX SALE CHARGE			10.71
SEMI-ANN SERVICE CHARGE			8.51
NET TAX AMOUNT			1,669.60

SEMIANNUAL PAYMENT SCHEDULE

1ST INSTALLMENT		
IF PAID BY	DISCOUNT & PEN	PAY THIS AMOUNT
FLAT CHG		785.20
03/31/03		888.88

2ND INSTALLMENT		
IF PAID BY	DISCOUNT & PEN	PAY THIS AMOUNT
SERV. CHG/FLAT		55.40
03/31/03		861.91

SERVICE FEE RATE FOR SEMIANNUAL IS: 1.0700% FEE: 8.51

ANNUAL PAYMENT SCHEDULE		
IF PAID BY	DISCOUNT & PEN	PAY THIS AMOUNT

JULY 1, 2002 TO JUNE 30, 2003
PROPERTY IDENTIFIER
WD SECTION BLOCK LOT
26 440 6072E 069

RETURN THIS PART WITH YOUR PAYMENT
MAYOR AND CITY COUNCIL - BALTIMORE
REAL PROPERTY TAX LEVY

MAKE CHECK PAYABLE TO
DIRECTOR OF FINANCE - BALTIMORE

030326 DUPLICATE	SEMIANNUAL PAYMENT	ANNUAL PAYMENT
		1,750.29

5819 MOORES RUN CT

PLEASE INDICATE AMOUNT BEING PAID
DUE NO LATER THAN 03/31/03

AMOUNT PAID

--

CITY OF BALTIMORE
COLLECTION DIVISION
PO BOX 17535
BALTIMORE, MD 21297-1535

EXHIBIT

"P"

MAKE NO MARKS BELOW THIS LINE

2000000178&590000000000000020022003L072E069 00000000000000001000310000030



ACCOUNT NUMBER

06277728009

SERVICE ADDRESS
5819 MOORES RUN CT

NILES A CANTER
210 TIMBER TRL APT A
BEL AIR MD 21014-3141

CITY OF BALTIMORE

METERED WATER BILL

**Department of Finance, Bureau of Treasury Management
200 Holliday Street, Baltimore, Maryland 21202**

TIN: 52-6000769

AMOUNT DUE NOW
109.86
AMOUNT DUE AFTER INTEREST
02/26/2003
109.86

PROPERTY
IDENT. 6072E069

BILLING PERIOD			WATER CONSUMPTION			
PREVIOUS READING DATE	PRESENT READING DATE	NUMBER OF DAYS	TOTAL (100 CUBIC FEET)	AVG. DAILY CONS. (CUBIC FEET)	TOTAL (THOUSANDS.)	Avg. Daily Cons. (GALLONS)
10/08/2002	01/17/2003	101				
TYPE OF BILL	PREVIOUS READING	PRESENT READING	CONSUMPTION	DAYS	RATE	AMOUNT CHARGED
Duplicate Bill Dial #1	0	0	Minimum			
Total Water Consumption Billed:			0			14.16
Total Sewer Service Charges:			0			19.03
				Previous Balance: Amount Due Now: Amount Due After 02/26/2003:		
Emergency Services: (410) 396-5352 (24 hrs.)						71.44
Billing Inquiries: (410) 396-5398 (8:30 AM - 4:30 PM)						109.86
Payment Inquiries: (410) 396-3988 (8:30 AM - 4:30 PM)						109.86
Internet Inquiries: http://www.baltimorecity.gov/water.html						

You may make a credit card payment by calling 1-800-2PAYTAX (1-800-272-9829). At the prompt, enter Jurisdiction Code 3006. Or visit www.officialpayments.com.

www.esy9.13/3



ACCOUNT NUMBER

06277728009

SERVICE ADDRESS
5819 MOORES RUN CT

**CITY OF BALTIMORE
METERED WATER BILL**

Department of Finance, Bureau of Treasury Management
200 Holliday Street, Baltimore, Maryland 21202

**PLEASE RETURN THIS PORTION
OF BILL WITH YOUR PAYMENT**

AMOUNT DUE NOW
109.86
AMOUNT DUE AFTER
07/26/2003
109.86

6072E069

EXHIBIT

10

NILES A CANTER
210 TIMBER TRL APT A
BEL AIR MD 21014-314

21014-3141

BUREAU OF TREASURY MGMT
200 HOLLIDAY ST STE 3
BALTIMORE MD 21202-3683

6072E069

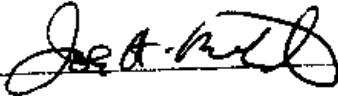
Security enhanced document. See back for details.

MITNICK & MITNICK ATTORNEYS 10-88
ESCROW ACCOUNT
201 N. CHARLES ST. SUITE 1212
BALTIMORE, MD 21201

34438

PAY TO THE ORDER OF U.S. Small Business Administration \$ 42,356.14
Forty-two thousand, three hundred fifty-six and ¹⁴/₁₀₀ DOLLARS 

DATE 4/28/03 7-183/520 MD 2305

Bank of America 
ACH RT 002001033
FOR 5819 Moores Run Ct.
#034438# 1052001633# 002007012362#

EXHIBIT

"H"

JACOB J.H. MITNICK (1880-1929)
 LOUISE MITNICK (1891-1961)
 MARTIN ALAN MITNICK (OF COUNSEL)
 JOHN H. MITNICK

MITNICK & MITNICK
 ATTORNEYS AT LAW
 SUITE 1212
 201 NORTH CHARLES STREET
 BALTIMORE, MARYLAND 21201

TELEPHONE
 (410) 529-2300
 FAX (410) 783-4680

May 2, 2003

Small Business Administration
 Attn: Ashley Hou, Esq.
 City Crescent Building, 6th Floor
 10 S. Howard Street
 Baltimore, Maryland 21201

To professional services rendered in foreclosure
 sale of 5819 Moore's Run Court, USA vs. Jean
 Canter, itemized as follows

9/21/02	Review of foreclosure papers	1/4 hour
9/24/02	Conversation with Madeline Gaydos re requirements	1/4 hour
9/24/02	Conversation with auctioneer about sale procedure	1/4 hour
9/27/02	Review legal ads with Gaydos	1/4 hour
10/4/02	Title update for SBA, checked records, judgments, etc	3/4 hour
10/4/02	Preparation of title update letter to SBA	1/4 hour
11/12/02	Attended foreclosure sale and advice at sale	1 1/4 hours
11/13/02	Letter to Ashley Hou	1/4 hour
12/10/02	Review of docs	1/4 hour
2/27/03	Review of Ashley Hou papers re settlement	1/4 hour
3/27/03	Review of letter	1/4 hour
4/10/03	Conversation with Jay Dackman, Buyer's attorney re title issues	1/4 hour
4/23/03	Review of HUD-1 statement	1/4 hour
4/25/03	Changes to deed	1/4 hour
4/28/03	Mail out signed deed, etc.	1/4 hour
5/2/03	Mail deposit check to SBA, sign final report	1/4 hour
	Total	5.75 hours
	5.75 hours @ \$175.00/hour = \$1006.25, however, agreement limits fee to \$1000.00, so final fee is	\$1000.00

Please make check to Mitnick & Mitnick

EXHIBIT

"I"

PLEASE RETURN TO:
INFINITY TITLE COMPANY
825 NORTH CHARLES STREET
BALTIMORE, MD 21201

THIS DEED, made this 23rd day of April, , in the year
two thousand three, by and between John H. Mitnick, Substitute Trustee,
party of the first part, hereinafter referred to as Grantor and Bill Dackman, aka William
Dackman, party of the second part, hereinafter referred to as Grantee.

WHEREAS, by virtue of a Deed of Appointment of Substitute Trustee recorded among
the Land Records of Baltimore City, Maryland in Liber 2722 folio 195, the party of the first part
was appointed Substitute Trustee to make sale of the hereinafter described property;

WHEREAS, default having occurred under the terms of a certain Deed of Trust from
Small Business Administration, An agency of the United States Government, dated May 16,
1977 and recorded among the Land Records of Baltimore City, Maryland in Liber 3474 folio
373, said Substitute Trustee, in exercise of the power of sale conferred by said Deed of Trust, and
pursuant to foreclosure proceedings filed in the United States District Court for the District of
Maryland (Baltimore Division) as Civil No. JFM 02 CV 3044, after having given prior notice of
the time, place and terms of sale by advertisement, at a public auction sale held at the premises
on November 12, 2002, did sell the aforesaid leasehold property described in said Deed of Trust,
for the sum Forty Seven Thousand Dollars (\$47,000.00), thus described:

See Attached Exhibit A

WHEREAS, the aforesaid public sale has been duly reported to, and ratified and
confirmed by the said U.S. District Court for Maryland and the purchase money aforesaid has
been fully paid and satisfied to the said Substitute Trustee, he is authorized by said Decree to
execute these presents.

b-7 Settlement/Purchase Deed

EXHIBIT

"J"

NOW THIS DEED WITNESSETH, that the said party of the first part, Substitute Trustee, as aforesaid, for and in consideration of the premises, and of the sum of Forty Seven Thousand Dollars (\$47,000.00), paid by the said Grantee at and before the sealing and delivery of these presents the receipt of which is hereby acknowledged, does grant unto the said Grantee, its successors, personal representatives and assigns.

TO HAVE AND TO HOLD the aforesaid leasehold property, with its appurtenances, unto the said Grantee, its successors, personal representatives and assigns, for all the residue and remainder of the term of years yet to come, and unexpired therein, with the benefit of renewal thereof from time to time forever, subject, however, to the payment of the annual ground rent of \$108.00.

WITNESS the hand and seal of the said Substitute Trustee, party of the first part.

WITNESS:

Frances H. Mitnick

John H. Mitnick, Substitute Trustee

John H. Mitnick, Substitute Trustee (SEAL)

STATE OF MARYLAND, Baltimore City, to wit:

I HEREBY CERTIFY, that on this 23rd day of April in the year two thousand three, before me, the subscribed, a Notary Public of the State aforesaid, personally appeared John H. Mitnick, Substitute Trustee, grantor herein, and acknowledged the foregoing deed to be his act.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires:

10/29/06

Frances H. Mitnick

Notary Public



This is to certify that the within instrument was prepared under the supervision of a Maryland attorney.

Frances H. Mitnick, Esquire
Notary Public - Maryland
Baltimore County
My Commission Exp. 10/29/06

Jay A. Deckman

 **David**

EXHIBIT A

BEING known and designated as Lot No. 10, Block KK, as shown on the Subdivision Plat Cedonia, Section IV, which Plat is recorded among the Land Records of Baltimore City in Plat Book J.F.C. No. 1304. The improvements thereon being known as No. 5819 Moores Run Court.

BEING the same lot of ground which by deed dated April 21, 1965 and recorded among the Land Records of Baltimore City in Liber J.F.C. No. 1872, folio 159 was granted and conveyed by Edward L. Gross and Mary Elizabeth Gross, to Nils A. Canter and Jean M. Canter.

See also U.S. District Court Case No.: JFM-02CV3044.